

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Int'l Application No. : PCT/US00/10345 Examiner: : _____

U.S. Application No. : _____

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Title : Electronically Transmitted Payment System

Assistant Commissioner for Patents

Washington, D.C. 20231

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PRELIMINARY AMENDMENT

Dear Sir:

Applicants submit the following amendments and remarks prior to initial examination of this **U.S. National Phase** application filed under 35 U.S.C. § 371 and the PCT.

Amendments

IN THE SPECIFICATION

Page 1, line 8, change "PROVISIONAL APPLICATIONS" to --PRIORITY CLAIM--.

Page 1, line 9, change "benefit" to --priority of International Application No. PCT/US00/10345, which claims priority--.

IN THE CLAIMS:

Please cancel claims 1-61 without prejudice.

Please add the following new claims:

62. A method for electronically transmitting a rebate to a user, the method comprising:

(a) offering a rebate to the user in consideration for performance of an obligation of a specified rebate transaction, wherein:

(1) the rebate transaction includes an agreement by the user to accept specific terms for use of a product or service; and

(2) performance of the obligation includes performance by the user of an action intended to legally bind the user to the agreement;

(b) receiving information from the user confirming performance of the obligation; and

(c) upon performance of the obligation, activating generation of a rebate coupon at a user terminal accessible to the user, the rebate coupon including a medium bearing trusted indicia of payment obligation to the bearer of the medium.

63. The method of claim 62 wherein the action intended to legally bind the user includes removing opaque material from a tangible medium to reveal a code printed thereon.

64. The method of claim 63 wherein the code is a registration code accompanying a product purchased by the user.

65. The method of claim 63 wherein the tangible medium includes text warning the user of consequences associated with uncovering the code.

66. The method of claim 62 wherein:

(a) the rebate coupon is generated by printing on a general-purpose printer accessible to the user; and

(b) the trusted indicia consists substantially of substantially nonmagnetic visual indicia formed on a plain paper medium by the printer, the indicia including:

- (1) identification of a financial account containing funds of the rebate; and
- (2) an amount of funds that are authorized to be drawn from the financial account as the rebate.

67. The method of claim 66 wherein the indicia further includes identification of the user as payee of the rebate.

68. The method of claim 66 wherein the indicia further includes identification of an entity that controls funds of the financial account.

69. The method of claim 66 wherein the indicia further includes security markings that are configured to change appearance when optically duplicated.

70. The method of claim 66 wherein printing comprises:

- (a) coupling a server of an intermediary entity to the user terminal;
- (b) transmitting an authorization code to the user terminal to signify payment of the rebate to the user;
- (c) relaying the authorization code from the user terminal to the server to signify submission of the rebate by the user; and
- (d) printing the financial instrument under control of the server upon acceptance of the authorization code by the intermediary entity.

71. The method of claim 70 wherein:

- (a) activating printing further comprises downloading software from the server to the user terminal to signify a guarantee by the intermediary of the availability of the funds; and
- (b) the software is configured to cause the the printer to print the rebate coupon during operation of the software at the user terminal.

72. The method of claim 71 wherein the software is further configured to allow only a single copy of the rebate coupon to be printed on the printer.

73. The method of claim 71 wherein:

- (a) the second user terminal implements functions of a web browser; and

(b) the software executes within a run-time environment of the web browser.

74. The method of claim 70 wherein:

(a) the intermediary entity controls funds of the financial account, including funds of the rebate that are to be transmitted to the user; and

(b) the indicia further includes identification of the intermediary entity.

75. The method of claim 70 further comprising transmitting, from the first terminal unit to the server of the intermediary entity, identification of the payment signified by the transmission of the authorization code, wherein the intermediary entity accepts the authorization code from the second terminal unit only if:

(a) the authorization code corresponds to the identification of the payment; and

(b) the intermediary entity has not previously permitted printing of the rebate coupon.

76. The method of claim 62 further comprising:

(a) maintaining a list of payments of funds that one or more payees are authorized to draw, and have not yet drawn, from funds of the rebate in the financial account; and

(b) after presentation of the financial instrument to a financial institution, permitting the user to draw the funds indicated by the rebate coupon from the

financial account only if the list indicates that the user is authorized to draw, and has not yet drawn, the funds.

77. A method for providing a rebate to a user, the method comprising:

- (a) offering a rebate to the user in consideration for performance of an obligation of a specified rebate transaction;
- (b) providing a tangible medium with opaque material covering a registration code printed on the medium;
- (c) warning the user that uncovering the registration code and generating a coupon using that registration code will have certain consequences; and
- (d) upon receiving the registration code from the user, generating a rebate coupon including a medium bearing trusted indicia of payment obligation to the bearer of the medium.

78. The method of claim 77 wherein:

- (a) the rebate coupon is generated by printing on a general-purpose printer accessible to the user; and
- (b) the trusted indicia consists substantially of substantially nonmagnetic visual indicia formed on a plain paper medium by the printer, the indicia including:
 - (1) identification of a financial account containing funds of the rebate; and

(2) an amount of funds that are authorized to be drawn from the financial account as the rebate.

79. The method of claim 77 further comprising:

(a) maintaining a list of payments of funds that one or more payees are authorized to draw, and have not yet drawn, from funds of the rebate in the financial account; and

(b) after presentation of the financial instrument to a financial institution, permitting the user to draw the funds indicated by the rebate coupon from the financial account only if the list indicates that the user is authorized to draw, and has not yet drawn, the funds.

80. A method for providing a survey incentive, the method comprising:

(a) offering an incentive to a user in exchange for a survey response; and

(b) transmitting the incentive by activating generation of a rebate coupon at a user terminal accessible to the user, the rebate coupon including a medium bearing trusted indicia of payment obligation to the bearer of the medium.

81. The method of claim 80 wherein the incentive is offered for a realistic survey response.

82. The method of claim 81 wherein the user agrees to provide realistic answers.

83. The method of claim 81 wherein the realistic survey response includes all radio buttons of an Internet survey being selected from default positions.

84. The method of claim 81 wherein the realistic survey response includes no outlier responses to questions.

85. The method of claim 80 wherein:

(a) the rebate coupon is generated by printing on a general-purpose printer accessible to the user; and

(b) the trusted indicia consists substantially of substantially nonmagnetic visual indicia formed on a plain paper medium by the printer, the indicia including:

- (1) identification of a financial account containing funds of the rebate; and
- (2) an amount of funds that are authorized to be drawn from the financial account as the rebate.

86. The method of claim 80 further comprising:

(a) maintaining a list of payments of funds that one or more payees are authorized to draw, and have not yet drawn, from funds of the rebate in the financial account; and

(b) after presentation of the financial instrument to a financial institution, permitting the user to draw the funds indicated by the rebate coupon from the

financial account only if the list indicates that the user is authorized to draw, and has not yet drawn, the funds.

87. A method for making payment for piecework, the method comprising:

- (a) having a user provide electronic work product; and
- (b) providing payment to the user in exchange for the electronic work product by activating generation of a rebate coupon at a user terminal accessible to the user, the rebate coupon including a medium bearing trusted indicia of payment obligation to the bearer of the medium.

88. The method of claim 87 wherein the user provides electronic work product by uploading the work product to an FTP site of a piecework employer making the payment.

89. The method of claim 87 wherein:

- (a) the rebate coupon is generated by printing on a general-purpose printer accessible to the user; and
- (b) the trusted indicia consists substantially of substantially nonmagnetic visual indicia formed on a plain paper medium by the printer, the indicia including:
 - (1) identification of a financial account containing funds of the rebate; and

(2) an amount of funds that are authorized to be drawn from the financial account as the rebate.

90. The method of claim 87 further comprising:

(a) maintaining a list of payments of funds that one or more payees are authorized to draw, and have not yet drawn, from funds of the rebate in the financial account; and

(b) after presentation of the financial instrument to a financial institution, permitting the user to draw the funds indicated by the rebate coupon from the financial account only if the list indicates that the user is authorized to draw, and has not yet drawn, the funds.

Remarks

Upon entry of this amendment, claims 62-90 are pending, totaling 4 independent claims and 29 total claims. Claims 62, 66, 67, and 72 are independent.

Please feel free to telephone the undersigned if it would in any way advance prosecution of this application.

Respectfully submitted,



By: _____

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